

**STATEMENT OF RELATED CASES**  
**INFORMATION REQUIRED BY LBR 1015-2**  
**UNITED STATES BANKRUPTCY COURT, CENTRAL DISTRICT OF CALIFORNIA**

1. A petition under the Bankruptcy Act of 1898 or the Bankruptcy Reform Act of 1978 has previously been filed by or against the debtor, his/her spouse, his or her current or former domestic partner, an affiliate of the debtor, any copartnership or joint venture of which debtor is or formerly was a general or limited partner, or member, or any corporation of which the debtor is a director, officer, or person in control, as follows: (Set forth the complete number and title of each such of prior proceeding, date filed, nature thereof, the Bankruptcy Judge and court to whom assigned, whether still pending and, if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A that was filed with any such prior proceeding(s).)

**None**

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2. (If petitioner is a partnership or joint venture) A petition under the Bankruptcy Act of 1898 or the Bankruptcy Reform Act of 1978 has previously been filed by or against the debtor or an affiliate of the debtor, or a general partner in the debtor, a relative of the general partner, general partner of, or person in control of the debtor, partnership in which the debtor is a general partner, general partner of the debtor, or person in control of the debtor as follows: (Set forth the complete number and title of each such prior proceeding, date filed, nature of the proceeding, the Bankruptcy Judge and court to whom assigned, whether still pending and, if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A that was filed with any such prior proceeding(s).)

**None**

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3. (If petitioner is a corporation) A petition under the Bankruptcy Act of 1898 or the Bankruptcy Reform Act of 1978 has previously been filed by or against the debtor, or any of its affiliates or subsidiaries, a director of the debtor, an officer of the debtor, a person in control of the debtor, a partnership in which the debtor is general partner, a general partner of the debtor, a relative of the general partner, director, officer, or person in control of the debtor, or any persons, firms or corporations owning 20% or more of its voting stock as follows: (Set forth the complete number and title of each such prior proceeding, date filed, nature of proceeding, the Bankruptcy Judge and court to whom assigned, whether still pending, and if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A that was filed with any such prior proceeding(s).)

**None**

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4. (If petitioner is an individual) A petition under the Bankruptcy Reform Act of 1978, including amendments thereof, has been filed by or against the debtor within the last 180 days: (Set forth the complete number and title of each such prior proceeding, date filed, nature of proceeding, the Bankruptcy Judge and court to whom assigned, whether still pending, and if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A that was filed with any such prior proceeding(s).)

**None**

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I declare, under penalty of perjury, that the foregoing is true and correct.

Executed at Montebello, California.

/s/ Monica Nicole Olivas

**Monica Nicole Olivas**

Signature of Debtor

Date: April 10, 2014

Signature of Joint Debtor

Name: Luis G. Torres 236915  
 Address: 1712 W. Beverly Blvd.  
Suite 202  
Montebello, CA 90640  
 Telephone: (323)887-1150 Fax: (323)887-1149

Attorney for Debtor  
 Debtor in Pro Per

**UNITED STATES BANKRUPTCY COURT  
 CENTRAL DISTRICT OF CALIFORNIA**

List all names including trade names, used by Debtor(s) within last 8 years: Case No.: **2:14-bk-15837**

**Monica Nicole Olivas**

**NOTICE OF AVAILABLE  
 CHAPTERS**

(Notice to Individual Consumer Debtor Under § 342(b) of the Bankruptcy Code)

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

**1. Services Available from Credit Counseling Agencies**

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total Fee \$306)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

- Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)**

- Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1,167 filing fee, \$46 administrative fee: Total fee \$1,213)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

**Certificate of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

**Monica Nicole Olivas**  
Printed Name(s) of Debtor(s)

Case No. (if known) 2:14-bk-15837

| <input checked="" type="checkbox"/> <u>/s/ Monica Nicole Olivas</u> | <u>April 10, 2014</u> |
|---|-----------------------|
| Signature of Debtor   | Date                  |
| <input checked="" type="checkbox"/>                                 |                       |
| Signature of Joint Debtor (if any)                                  | Date                  |

**United States Bankruptcy Court**  
**Central District of California**

In re **Monica Nicole Olivas**

Debtor

Case No. **2:14-bk-15837**Chapter **7**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE  | ATTACHED<br>(YES/NO) | NO. OF<br>SHEETS | ASSETS            | LIABILITIES       | OTHER           |
|---|----------------------|------------------|-------------------|-------------------|-----------------|
| A - Real Property   | <b>Yes</b>           | <b>1</b>         | <b>281,000.00</b> |                   |                 |
| B - Personal Property   | <b>Yes</b>           | <b>3</b>         | <b>21,802.00</b>  |                   |                 |
| C - Property Claimed as Exempt  | <b>Yes</b>           | <b>1</b>         |                   |                   |                 |
| D - Creditors Holding Secured Claims  | <b>Yes</b>           | <b>1</b>         |                   | <b>245,751.00</b> |                 |
| E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E) | <b>Yes</b>           | <b>1</b>         |                   | <b>0.00</b>       |                 |
| F - Creditors Holding Unsecured Nonpriority Claims                              | <b>Yes</b>           | <b>6</b>         |                   | <b>45,911.00</b>  |                 |
| G - Executory Contracts and Unexpired Leases                                    | <b>Yes</b>           | <b>1</b>         |                   |                   |                 |
| H - Codebtors   | <b>Yes</b>           | <b>1</b>         |                   |                   |                 |
| I - Current Income of Individual Debtor(s)                                      | <b>Yes</b>           | <b>2</b>         |                   |                   | <b>2,905.00</b> |
| J - Current Expenditures of Individual Debtor(s)                                | <b>Yes</b>           | <b>2</b>         |                   |                   | <b>2,898.00</b> |
| Total Number of Sheets of ALL Schedules   |                      | <b>19</b>        |                   |                   |                 |
|   |                      | Total Assets     | <b>302,802.00</b> |                   |                 |
|   |                      |                  | Total Liabilities | <b>291,662.00</b> |                 |

**United States Bankruptcy Court**  
**Central District of California**

In re **Monica Nicole Olivas**Case No. 2:14-bk-15837

Debtor

Chapter 7

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

| Type of Liability   | Amount      |
|---|-------------|
| Domestic Support Obligations (from Schedule E)  | <b>0.00</b> |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)  | <b>0.00</b> |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | <b>0.00</b> |
| Student Loan Obligations (from Schedule F)  | <b>0.00</b> |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E                   | <b>0.00</b> |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)                           | <b>0.00</b> |
| TOTAL   | <b>0.00</b> |

**State the following:**

|   |                 |
|---|-----------------|
| Average Income (from Schedule I, Line 12)   | <b>2,905.00</b> |
| Average Expenses (from Schedule J, Line 22)   | <b>2,898.00</b> |
| Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 ) | <b>3,861.00</b> |

**State the following:**

|  |             |                  |
|--|-------------|------------------|
| 1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column               |             | <b>0.00</b>      |
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column             | <b>0.00</b> |                  |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column |             | <b>0.00</b>      |
| 4. Total from Schedule F   |             | <b>45,911.00</b> |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4)               |             | <b>45,911.00</b> |

In re **Monica Nicole Olivas**Case No. 2:14-bk-15837

Debtor

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| Description and Location of Property                                | Nature of Debtor's Interest in Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption | Amount of Secured Claim |
|---|---|------------------------------------|--|-------------------------|
| 7513, 7515 S. San Pedro, Los Angeles, CA 90033<br>To be Surrendered | Fee Simple                              | -                                  | 281,000.00   | 230,822.00              |

Sub-Total > **281,000.00** (Total of this page)Total > **281,000.00**0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re **Monica Nicole Olivas**Case No. 2:14-bk-15837

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

| Type of Property   | N<br>O<br>N<br>E | Description and Location of Property   | Husband,<br>Wife,<br>Joint, or<br>Community | Current Value of<br>Debtor's Interest in Property,<br>without Deducting any<br>Secured Claim or Exemption |
|--|------------------|--|---|---|
| 1. Cash on hand  |                  | <b>Cash on hand</b>  | -   | <b>20.00</b>  |
| 2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. |                  | <b>Checking account with Bank of America</b>   | -   | <b>10.00</b>  |
|  |                  | <b>Checking account with Chase</b>   | -   | <b>0.00</b>   |
| 3. Security deposits with public utilities, telephone companies, landlords, and others.  | X                |  |   |   |
| 4. Household goods and furnishings, including audio, video, and computer equipment.  |                  | <b>Various household goods</b><br>Location: 1828 Cliffhill Drive, Monterey Park CA 91754 | -   | <b>4,000.00</b>   |
| 5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  | X                |  |   |   |
| 6. Wearing apparel.  |                  | <b>Clothing</b><br>Location: 1828 Cliffhill Drive, Monterey Park CA 91754                | -   | <b>250.00</b>   |
| 7. Furs and jewelry.   |                  | <b>Jewelry</b><br>Location: 1828 Cliffhill Drive, Monterey Park CA 91754                 | -   | <b>200.00</b>   |
| 8. Firearms and sports, photographic, and other hobby equipment.   | X                |  |   |   |
| 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.   | X                |  |   |   |
| 10. Annuities. Itemize and name each issuer.   | X                |  |   |   |
| Sub-Total >  |                  |  |   | <b>4,480.00</b>   |
| (Total of this page)   |                  |  |   |   |

2 continuation sheets attached to the Schedule of Personal Property

In re **Monica Nicole Olivas**Case No. 2:14-bk-15837

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

| Type of Property  | N<br>O<br>N<br>E | Description and Location of Property | Husband,<br>Wife,<br>Joint, or<br>Community | Current Value of<br>Debtor's Interest in Property,<br>without Deducting any<br>Secured Claim or Exemption |
|---|------------------|--------------------------------------|---|---|
| 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | X                |                                      |   |   |
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.   |                  | 401k                                 | -   | 1,150.00  |
| 13. Stock and interests in incorporated and unincorporated businesses. Itemize.   | X                |                                      |   |   |
| 14. Interests in partnerships or joint ventures. Itemize.   | X                |                                      |   |   |
| 15. Government and corporate bonds and other negotiable and nonnegotiable instruments.  | X                |                                      |   |   |
| 16. Accounts receivable.  | X                |                                      |   |   |
| 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  | X                |                                      |   |   |
| 18. Other liquidated debts owed to debtor including tax refunds. Give particulars.  | X                |                                      |   |   |
| 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.  | X                |                                      |   |   |
| 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.  | X                |                                      |   |   |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.  | X                |                                      |   |   |
| Sub-Total ><br>(Total of this page)   |                  |                                      |   | 1,150.00  |

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

In re **Monica Nicole Olivas**Case No. 2:14-bk-15837

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

| Type of Property  | N<br>O<br>N<br>E | Description and Location of Property   | Husband,<br>Wife,<br>Joint, or<br>Community | Current Value of<br>Debtor's Interest in Property,<br>without Deducting any<br>Secured Claim or Exemption |
|---|------------------|--|---|---|
| 22. Patents, copyrights, and other intellectual property. Give particulars.   | X                |  |   |   |
| 23. Licenses, franchises, and other general intangibles. Give particulars.  | X                |  |   |   |
| 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X                |  |   |   |
| 25. Automobiles, trucks, trailers, and other vehicles and accessories.  |                  | <b>2008 Jeep Wrangler</b><br><b>Location: 1828 Cliffhill Drive, Monterey Park CA</b><br><b>91754</b> |   | <b>16,172.00</b>  |
| 26. Boats, motors, and accessories.   | X                |  |   |   |
| 27. Aircraft and accessories.   | X                |  |   |   |
| 28. Office equipment, furnishings, and supplies.  | X                |  |   |   |
| 29. Machinery, fixtures, equipment, and supplies used in business.  | X                |  |   |   |
| 30. Inventory.  | X                |  |   |   |
| 31. Animals.  | X                |  |   |   |
| 32. Crops - growing or harvested. Give particulars.   | X                |  |   |   |
| 33. Farming equipment and implements.   | X                |  |   |   |
| 34. Farm supplies, chemicals, and feed.   | X                |  |   |   |
| 35. Other personal property of any kind not already listed. Itemize.  | X                |  |   |   |

|                      |                  |
|----------------------|------------------|
| Sub-Total >          | <b>16,172.00</b> |
| (Total of this page) |                  |
| Total >              | <b>21,802.00</b> |

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re

**Monica Nicole Olivas**Case No. 2:14-bk-15837

Debtor

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)  
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

| Description of Property   | Specify Law Providing Each Exemption | Value of Claimed Exemption | Current Value of Property Without Deducting Exemption |
|---|--------------------------------------|----------------------------|---|
| <b>Cash on Hand</b>   |                                      |                            |   |
| <b>Cash on hand</b>   | <b>C.C.P. § 703.140(b)(5)</b>        | <b>20.00</b>               | <b>20.00</b>  |
| <b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>                |                                      |                            |   |
| <b>Checking account with Bank of America</b>  | <b>C.C.P. § 703.140(b)(5)</b>        | <b>10.00</b>               | <b>10.00</b>  |
| <b>Household Goods and Furnishings</b>  |                                      |                            |   |
| <b>Various household goods<br/>Location: 1828 Cliffhill Drive, Monterey Park CA<br/>91754</b> | <b>C.C.P. § 703.140(b)(3)</b>        | <b>4,000.00</b>            | <b>4,000.00</b>                                       |
| <b>Wearing Apparel</b>  |                                      |                            |   |
| <b>Clothing<br/>Location: 1828 Cliffhill Drive, Monterey Park CA<br/>91754</b>                | <b>C.C.P. § 703.140(b)(3)</b>        | <b>250.00</b>              | <b>250.00</b>   |
| <b>Furs and Jewelry</b>   |                                      |                            |   |
| <b>Jewelry<br/>Location: 1828 Cliffhill Drive, Monterey Park CA<br/>91754</b>                 | <b>C.C.P. § 703.140(b)(4)</b>        | <b>200.00</b>              | <b>200.00</b>   |
| <b>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</b>               |                                      |                            |   |
| <b>401k</b>   | <b>C.C.P. § 703.140(b)(10)(E)</b>    | <b>1,150.00</b>            | <b>1,150.00</b>                                       |
|   |                                      | Total:                     | <b>5,630.00</b>                                       |
|   |                                      |                            | <b>5,630.00</b>                                       |

0 continuation sheets attached to Schedule of Property Claimed as Exempt

Case No. 2:14-bk-15837

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**Debtor**

## **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband Wife Joint or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME<br>AND MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)         | CODE<br>H<br>E<br>B<br>T<br>O<br>R | Husband, Wife, Joint, or Community | DATE CLAIM WAS INCURRED,<br>NATURE OF LIEN, AND<br>DESCRIPTION AND VALUE<br>OF PROPERTY<br>SUBJECT TO LIEN                             | CONTINGENT | UNLIQUIDATED | DISPUTED   | AMOUNT OF<br>CLAIM<br>WITHOUT<br>DEDUCTING<br>VALUE OF<br>COLLATERAL | UNSECURED<br>PORTION, IF<br>ANY |
|--|------------------------------------|------------------------------------|--|------------|--------------|------------|--|---------------------------------|
|  |                                    |                                    |  |            |              |            |  |                                 |
| Account No. <b>3634</b>  | -                                  | 2012                               | <b>Judgment Lien</b><br><br><b>7513, 7515 S. San Pedro, Los Angeles,<br/>CA 90033</b><br><b>To be Surrendered</b>                      | Value \$   | 281,000.00   | 50,822.00  | 0.00   |                                 |
| Gabriel Barroso & Margarita Barroso<br>c/o Sidley Austin LLP<br>555 W. 5th Street<br>Suite 4000<br>Los Angeles, CA 90013 |                                    |                                    |  |            |              |            |  |                                 |
|  |                                    |                                    |  |            |              |            |  |                                 |
| Account No. <b>0943</b>  | -                                  | 2010                               | <b>Mortgage</b><br><br><b>7513, 7515 S. San Pedro, Los Angeles,<br/>CA 90033</b><br><b>To be Surrendered</b>                           | Value \$   | 281,000.00   | 180,000.00 | 0.00   |                                 |
| Rockland Trust<br>288 Union St.<br>Rockland, MA 02370  |                                    |                                    |  |            |              |            |  |                                 |
|  |                                    |                                    |  |            |              |            |  |                                 |
| Account No. <b>1193</b>  | -                                  | 2013                               | <b>Purchase Money Security</b><br><br><b>2008 Jeep Wrangler</b><br><b>- Location: 1828 Cliffhill Drive, Monterey<br/>Park CA 91754</b> | Value \$   | 16,172.00    | 14,929.00  | 0.00   |                                 |
| Toyota Motor Credit Corp<br>2600 Michelson Dr #50<br>Irvine, CA 92612  |                                    |                                    |  |            |              |            |  |                                 |
|  |                                    |                                    |  |            |              |            |  |                                 |
| Account No.  |                                    |                                    |  |            |              |            |  |                                 |
| <b>0</b> continuation sheets attached  |                                    |                                    |  |            |              |            |  |                                 |
| Subtotal<br>(Total of this page)   |                                    |                                    |  |            |              |            | <b>245,751.00</b>  | <b>0.00</b>                     |
| Total<br>(Report on Summary of Schedules)  |                                    |                                    |  |            |              |            | <b>245,751.00</b>  | <b>0.00</b>                     |

In re **Monica Nicole Olivas**

Case No. **2:14-bk-15837**

Debtor

## **SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### **TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

#### **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

#### **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

#### **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

#### **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

#### **Deposits by individuals**

Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

#### **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

#### **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

#### **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re

**Monica Nicole Olivas**Case No. 2:14-bk-15837

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.) | CODEBTOR | Husband, Wife, Joint, or Community | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT                       | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|----------|------------------------------------|---|----------------------------------|--------------|----------|-----------------|
|   |          |                                    |   |                                  |              |          |                 |
| Account No. <b>0286</b>   |          |                                    | <b>2011<br/>Collection account</b>  |                                  |              |          | <b>2,814.00</b> |
| <b>AD Astra Recovery Service<br/>3611 N Ridge Rd #104<br/>Wichita, KS 67205</b>                               | -        |                                    |   |                                  |              |          |                 |
| Account No. <b>3000</b>   |          |                                    | <b>2012<br/>Collection account</b>  |                                  |              |          | <b>315.00</b>   |
| <b>AD Astra Recovery Service<br/>3611 N Ridge Rd #104<br/>Wichita, KS 67205</b>                               | -        |                                    |   |                                  |              |          |                 |
| Account No. <b>4530</b>   |          |                                    | <b>2012<br/>Collection</b>  |                                  |              |          | <b>153.00</b>   |
| <b>AFNI<br/>PO Box 3097<br/>Bloomington, IL 61702-3097</b>  | -        |                                    |   |                                  |              |          |                 |
| Account No. <b>2724</b>   |          |                                    | <b>2012<br/>Collection</b>  |                                  |              |          | <b>107.00</b>   |
| <b>AFNI<br/>PO Box 3097<br/>Bloomington, IL 61702-3097</b>  | -        |                                    |   |                                  |              |          |                 |
| <b>5</b> continuation sheets attached   |          |                                    |   | Subtotal<br>(Total of this page) |              |          | <b>3,389.00</b> |

In re **Monica Nicole Olivas**Case No. 2:14-bk-15837

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)   | CODE<br>H<br>W<br>J<br>C | Husband, Wife, Joint, or Community<br><br>DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. | CONT<br>ING<br>ENT               | UN<br>LI<br>QU<br>IDA<br>TE<br>D | DIS<br>PUT<br>ED | AMOUNT OF CLAIM |
|---|--------------------------|---|----------------------------------|----------------------------------|------------------|-----------------|
|   |                          |   |                                  |                                  |                  |                 |
| Account No. <b>2724</b>   |                          | 2012<br>Collection  |                                  |                                  |                  |                 |
| <b>Alliance Receivables Mgmt Inc</b><br>6565 Kimball Dr, Ste 200<br>Gig Harbor, WA 98335                        | -                        |   |                                  |                                  |                  | <b>56.00</b>    |
| Account No. <b>0946</b>   |                          | 2013<br>Collection account<br>Re: West Coast Clinical Labs  |                                  |                                  |                  |                 |
| <b>American Medical Collection Agency</b><br>4 Westchester Plaza, Suite 110<br>Elmsford, NY 10523               | -                        |   |                                  |                                  |                  | <b>121.00</b>   |
| Account No. <b>5090</b>   |                          | 2013<br>Credit card purchases   |                                  |                                  |                  |                 |
| <b>Ara</b><br>PO BOx 5002<br>Villa Park, IL 60181   | -                        |   |                                  |                                  |                  | <b>827.00</b>   |
| Account No. <b>9060</b>   |                          | 2013<br>Collection  |                                  |                                  |                  |                 |
| <b>Beverly Hills Group of Women</b><br>8641 Wilshire Blvd. Ste 102<br>Beverly Hills, CA 90211                   | -                        |   |                                  |                                  |                  | <b>Unknown</b>  |
| Account No. <b>9585</b>   |                          | 2013<br>Collection<br>Re Wells Fargo  |                                  |                                  |                  |                 |
| <b>Bryant Hodge &amp; Assoc</b><br>20 State Street<br>Suite 100<br>Bangor, ME 04401                             | -                        |   |                                  |                                  |                  | <b>453.00</b>   |
| Sheet no. <b>1</b> of <b>5</b> sheets attached to Schedule of<br>Creditors Holding Unsecured Nonpriority Claims |                          |   | Subtotal<br>(Total of this page) |                                  |                  | <b>1,457.00</b> |

In re Monica Nicole Olivas,  
DebtorCase No. 2:14-bk-15837**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)                 | CODE<br>H<br>W<br>J<br>C | Husband, Wife, Joint, or Community<br><br>DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT                       | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|--------------------------|---|----------------------------------|--------------|----------|-----------------|
|   |                          |   |                                  |              |          |                 |
| Account No. <b>3623</b><br><br><b>Capital One</b><br><b>P O Box 85015</b><br><b>Richmond, VA 23285-5015</b>                   | -                        | <b>2010</b><br><b>Credit card purchases</b>   |                                  |              |          | <b>300.00</b>   |
| Account No. <b>4736</b><br><br><b>Cashnet USA</b><br><b>200 West Jackson</b><br><b>Suite 1400</b><br><b>Chicago, IL 60606</b> | -                        | <b>2012</b><br><b>Collection</b>  |                                  |              |          | <b>2,467.00</b> |
| Account No. <b>0240</b><br><br><b>Citrus Path Med Grp</b><br><b>PO Box</b><br><b>Chatsworth, CA 91311</b>                     | -                        | <b>2013</b><br><b>Medical Bills</b>   |                                  |              |          | <b>300.00</b>   |
| Account No. <b>1383</b><br><br><b>CMRE Financial Services Inc</b><br><b>3075 E Imperial Hwy #200</b><br><b>Brea, CA 92821</b> | -                        | <b>2012</b><br><b>Collection</b>  |                                  |              |          | <b>578.00</b>   |
| Account No. <b>7262</b><br><br><b>Convergent Outsourcing</b><br><b>PO Box 9004</b><br><b>Renton, WA 98057</b>                 | -                        | <b>2012</b><br><b>Collection</b>  |                                  |              |          | <b>311.00</b>   |
| Sheet no. <b>2</b> of <b>5</b> sheets attached to Schedule of<br>Creditors Holding Unsecured Nonpriority Claims               |                          |   | Subtotal<br>(Total of this page) |              |          | <b>3,956.00</b> |

In re **Monica Nicole Olivas**Case No. 2:14-bk-15837

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)   | CODE<br>H<br>W<br>J<br>C | Husband, Wife, Joint, or Community<br><br>DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. | CONT<br>ING<br>ENT               | UN<br>LI<br>QU<br>IDA<br>TE<br>D | DIS<br>PUT<br>ED | AMOUNT OF CLAIM  |
|---|--------------------------|---|----------------------------------|----------------------------------|------------------|------------------|
|   |                          |   |                                  |                                  |                  |                  |
| Account No. <b>8036</b>   |                          | 2012<br>Utility   |                                  |                                  |                  | 6,338.00         |
| Dept of Water & Power<br>P O Box 30808<br>Los Angeles, CA 90030   | -                        |   |                                  |                                  |                  |                  |
| Account No. <b>1082</b>   |                          | 2012<br>Collection<br>Re Capital One  |                                  |                                  |                  | 1,165.00         |
| Financial Recovery Services<br>P.O Box 385908<br>Minneapolis, MN 55438  | -                        |   |                                  |                                  |                  |                  |
| Account No. <b>0871</b>   |                          | 2012<br>Collection  |                                  |                                  |                  | 2,795.00         |
| Grant & Weber<br>26575 West Agora Rd<br>West Hills, CA 91307  | -                        |   |                                  |                                  |                  |                  |
| Account No. <b>x9532</b>  |                          | 2013<br>Collection<br>Re West Coast Labs  |                                  |                                  |                  | 273.00           |
| IEQ Search & Recovery<br>14443 Park Ave. Ste B1<br>Victorville, CA 92392  | -                        |   |                                  |                                  |                  |                  |
| Account No. <b>9060</b>   |                          | 2012<br>Collection  |                                  |                                  |                  | 225.00           |
| John F. Cabrera<br>1500 S. Central Ave. #200<br>Glendale, CA 91204  | -                        |   |                                  |                                  |                  |                  |
| Sheet no. <b>3</b> of <b>5</b> sheets attached to Schedule of<br>Creditors Holding Unsecured Nonpriority Claims |                          |   | Subtotal<br>(Total of this page) |                                  |                  | <b>10,796.00</b> |

In re **Monica Nicole Olivas**Case No. 2:14-bk-15837

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)   | CODE<br>H<br>W<br>J<br>C | Husband, Wife, Joint, or Community<br><br>DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. | CONT<br>ING<br>ENT               | UN<br>LI<br>QU<br>IDA<br>TE<br>D | DIS<br>PUT<br>ED | AMOUNT OF CLAIM |
|---|--------------------------|---|----------------------------------|----------------------------------|------------------|-----------------|
|   |                          |   |                                  |                                  |                  |                 |
| Account No. <b>8061</b><br><br><b>Law Office of Jeff Mann</b><br>3660 Wilshire Blvd.<br>Los Angeles, CA 90010   | -                        | 2012<br>Collection  |                                  |                                  |                  | 4,000.00        |
| Account No. <b>3434</b><br><br><b>Netpay Advance</b><br>940 N. Tyler Rd. Ste 208<br>Portland, OR 97212          | -                        | 2012<br>Collection  |                                  |                                  |                  | 315.00          |
| Account No. <b>9696</b><br><br><b>Stephen B. Fierstein</b><br>PO Box 6730<br>Fullerton, CA 92834                | -                        | 2012<br>Collection  |                                  |                                  |                  | 502.00          |
| Account No. <b>5731</b><br><br><b>United Recovery System</b><br>5800 N Course Dr<br>Houston, TX 77072           | -                        | 2012<br>Collection  |                                  |                                  |                  | 1,419.00        |
| Account No. <b>9157</b><br><br><b>United Recovery Systems</b><br>PO Box 722929<br>Houston, TX 77272             | -                        | 2012<br>Collection<br>Re Chase  |                                  |                                  |                  | 79.00           |
| Sheet no. <b>4</b> of <b>5</b> sheets attached to Schedule of<br>Creditors Holding Unsecured Nonpriority Claims |                          |   | Subtotal<br>(Total of this page) |                                  |                  | <b>6,315.00</b> |

In re

**Monica Nicole Olivas**Case No. 2:14-bk-15837

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)   | CODE<br>H<br>W<br>J<br>C | Husband, Wife, Joint, or Community<br><br>DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT                                | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM  |
|---|--------------------------|---|---|--------------|----------|------------------|
|   |                          |   |   |              |          |                  |
| Account No. <b>2941</b>   |                          | 2013<br>Collection  |   |              |          | <b>10,723.00</b> |
| <b>Vital Recovery Services</b><br>PO Box 923748<br>Norcross, GA 30010-3748                                      | -                        |   |   |              |          |                  |
| Account No. <b>2096</b>   |                          | 2005<br>Auto Deficiency   |   |              |          | <b>9,275.00</b>  |
| Wachovia<br>PO Box 60505<br>City of Industry, CA 91716  | -                        |   |   |              |          |                  |
| Account No.   |                          |   |   |              |          |                  |
| Account No.   |                          |   |   |              |          |                  |
| Account No.   |                          |   |   |              |          |                  |
| Account No.   |                          |   |   |              |          |                  |
| Sheet no. <b>5</b> of <b>5</b> sheets attached to Schedule of<br>Creditors Holding Unsecured Nonpriority Claims |                          |   | Subtotal<br>(Total of this page)          |              |          | <b>19,998.00</b> |
|   |                          |   | Total<br>(Report on Summary of Schedules) |              |          | <b>45,911.00</b> |

In re

**Monica Nicole Olivas**

Case No. 2:14-bk-15837

Debtor

## **SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.  
State whether lease is for nonresidential real property.  
State contract number of any government contract.

**0**

continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

In re **Monica Nicole Olivas**

Case No. 2:14-bk-15837

Debtor

## **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

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NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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**0**

continuation sheets attached to Schedule of Codebtors

Fill in this information to identify your case:

|   |                                       |
|---|---------------------------------------|
| Debtor 1                                | <u>Monica Nicole Olivas</u>           |
| Debtor 2<br>(Spouse, if filing)         | _____                                 |
| United States Bankruptcy Court for the: | <u>CENTRAL DISTRICT OF CALIFORNIA</u> |
| Case number<br>(If known)               | <u>2:14-bk-15837</u>                  |

Check if this is:

An amended filing  
 A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form B 6I

### Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

|                          | Debtor 1  | Debtor 2 or non-filing spouse  |
|--------------------------|---|--|
| Employment status        | <input checked="" type="checkbox"/> Employed<br><input type="checkbox"/> Not employed | <input type="checkbox"/> Employed<br><input type="checkbox"/> Not employed |
| Occupation               | <u>Frontdesk</u>  |  |
| Employer's name          | <u>Southbay Gastroenterology<br/>Med Grp</u>  |  |
| Employer's address       | <u>23600 Telo Ave. Ste 260<br/>Torrance, CA 90505</u>                                 |  |
| How long employed there? | <u>3 years</u>  |  |

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

|  | For Debtor 1          | For Debtor 2 or non-filing spouse |
|--|-----------------------|-----------------------------------|
| 2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. | 2. \$ <u>3,861.00</u> | \$ <u>N/A</u>                     |
| 3. Estimate and list monthly overtime pay.   | 3. +\$ <u>0.00</u>    | +\$ <u>N/A</u>                    |
| 4. Calculate gross Income. Add line 2 + line 3.  | 4. \$ <u>3,861.00</u> | \$ <u>N/A</u>                     |

Debtor 1 Monica Nicole Olivas

Case number (if known) 2:14-bk-15837

|  | <b>For Debtor 1</b>    | <b>For Debtor 2 or non-filing spouse</b> |
|--|------------------------|--|
| <b>Copy line 4 here</b>  | <b>4. \$ 3,861.00</b>  | <b>N/A</b>                               |
| <b>5. List all payroll deductions:</b>   |                        |  |
| 5a. <b>Tax, Medicare, and Social Security deductions</b>   | <b>5a. \$ 793.10</b>   | <b>N/A</b>                               |
| 5b. <b>Mandatory contributions for retirement plans</b>  | <b>5b. \$ 0.00</b>     | <b>N/A</b>                               |
| 5c. <b>Voluntary contributions for retirement plans</b>  | <b>5c. \$ 100.00</b>   | <b>N/A</b>                               |
| 5d. <b>Required repayments of retirement fund loans</b>  | <b>5d. \$ 0.00</b>     | <b>N/A</b>                               |
| 5e. <b>Insurance</b>   | <b>5e. \$ 62.90</b>    | <b>N/A</b>                               |
| 5f. <b>Domestic support obligations</b>  | <b>5f. \$ 0.00</b>     | <b>N/A</b>                               |
| 5g. <b>Union dues</b>  | <b>5g. \$ 0.00</b>     | <b>N/A</b>                               |
| 5h. <b>Other deductions. Specify:</b> _____  | <b>5h.+ \$ 0.00</b>    | <b>+ \$ N/A</b>                          |
| <b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.   | <b>6. \$ 956.00</b>    | <b>N/A</b>                               |
| <b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.  | <b>7. \$ 2,905.00</b>  | <b>N/A</b>                               |
| <b>8. List all other income regularly received:</b>  |                        |  |
| 8a. <b>Net income from rental property and from operating a business, profession, or farm</b><br>Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.   | <b>8a. \$ 0.00</b>     | <b>N/A</b>                               |
| 8b. <b>Interest and dividends</b>  | <b>8b. \$ 0.00</b>     | <b>N/A</b>                               |
| 8c. <b>Family support payments that you, a non-filing spouse, or a dependent regularly receive</b><br>Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.   | <b>8c. \$ 0.00</b>     | <b>N/A</b>                               |
| 8d. <b>Unemployment compensation</b>   | <b>8d. \$ 0.00</b>     | <b>N/A</b>                               |
| 8e. <b>Social Security</b>   | <b>8e. \$ 0.00</b>     | <b>N/A</b>                               |
| 8f. <b>Other government assistance that you regularly receive</b><br>Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.<br>Specify: _____  | <b>8f. \$ 0.00</b>     | <b>N/A</b>                               |
| 8g. <b>Pension or retirement income</b>  | <b>8g. \$ 0.00</b>     | <b>N/A</b>                               |
| 8h. <b>Other monthly income. Specify:</b> _____  | <b>8h.+ \$ 0.00</b>    | <b>+ \$ N/A</b>                          |
| <b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.   | <b>9. \$ 0.00</b>      | <b>N/A</b>                               |
| <b>10. Calculate monthly income.</b> Add line 7 + line 9.<br>Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.  | <b>10. \$ 2,905.00</b> | <b>+ \$ N/A</b>                          |
|  | <b>= \$ 2,905.00</b>   |  |
| <b>11. State all other regular contributions to the expenses that you list in Schedule J.</b><br>Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.<br>Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.<br>Specify: _____ | <b>11. +\$ 0.00</b>    |  |
| <b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income.<br>Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies   | <b>12. \$ 2,905.00</b> |  |
| <b>13. Do you expect an increase or decrease within the year after you file this form?</b>   |                        |  |
| <input checked="" type="checkbox"/> No.  |                        |  |
| <input type="checkbox"/> Yes. Explain: _____   |                        |  |
| <b>Combined monthly income</b>   |                        |  |

Fill in this information to identify your case:

|   |                                       |
|---|---------------------------------------|
| Debtor 1                                | <u>Monica Nicole Olivas</u>           |
| Debtor 2                                |                                       |
| (Spouse, if filing)                     |                                       |
| United States Bankruptcy Court for the: | <u>CENTRAL DISTRICT OF CALIFORNIA</u> |
| Case number                             | <u>2:14-bk-15837</u>                  |
| (If known)                              |                                       |

Check if this is:

An amended filing  
 A supplement showing post-petition chapter 13 expenses as of the following date:  
 MM / DD / YYYY  
 A separate filing for Debtor 2 because Debtor 2 maintains a separate household

## Official Form B 6J

### Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

##### 1. Is this a joint case?

No. Go to line 2.  
 Yes. Does Debtor 2 live in a separate household?  
 No  
 Yes. Debtor 2 must file a separate Schedule J.

##### 2. Do you have dependents? No

Do not list Debtor 1 and  Yes. Fill out this information for Debtor 2.  
 each dependent.....

Do not state the dependents' names.

| Dependent's relationship to Debtor 1 or Debtor 2 | Dependent's age | Does dependent live with you? |
|--|-----------------|-------------------------------|
|  |                 | <input type="checkbox"/> No   |
|  |                 | <input type="checkbox"/> Yes  |
|  |                 | <input type="checkbox"/> No   |
|  |                 | <input type="checkbox"/> Yes  |
|  |                 | <input type="checkbox"/> No   |
|  |                 | <input type="checkbox"/> Yes  |
|  |                 | <input type="checkbox"/> No   |
|  |                 | <input type="checkbox"/> Yes  |

##### 3. Do your expenses include expenses of people other than yourself and your dependents? No Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 6I).

#### Your expenses

##### 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 950.00

##### If not included in line 4:

4a. Real estate taxes  
 4b. Property, homeowner's, or renter's insurance  
 4c. Home maintenance, repair, and upkeep expenses  
 4d. Homeowner's association or condominium dues  
 5. Additional mortgage payments for your residence, such as home equity loans

|        |             |
|--------|-------------|
| 4a. \$ | <u>0.00</u> |
| 4b. \$ | <u>0.00</u> |
| 4c. \$ | <u>0.00</u> |
| 4d. \$ | <u>0.00</u> |
| 5. \$  | <u>0.00</u> |

Debtor 1 Monica Nicole Olivas

Case number (if known) 2:14-bk-15837

|   |                          |
|---|--------------------------|
| 6. <b>Utilities:</b>  |                          |
| 6a. Electricity, heat, natural gas  | 6a. \$ <u>105.00</u>     |
| 6b. Water, sewer, garbage collection  | 6b. \$ <u>60.00</u>      |
| 6c. Telephone, cell phone, Internet, satellite, and cable services  | 6c. \$ <u>0.00</u>       |
| 6d. Other. Specify: <u>Cell Phone</u>   | 6d. \$ <u>80.00</u>      |
| <b>Telephone/Cable/Internet</b>   |                          |
| 7. Food and housekeeping supplies   | 7. \$ <u>40.00</u>       |
| 8. Childcare and children's education costs   | 8. \$ <u>350.00</u>      |
| 9. Clothing, laundry, and dry cleaning  | 9. \$ <u>0.00</u>        |
| 10. Personal care products and services   | 10. \$ <u>120.00</u>     |
| 11. Medical and dental expenses   | 11. \$ <u>50.00</u>      |
| 12. Transportation. Include gas, maintenance, bus or train fare.<br>Do not include car payments.  | 12. \$ <u>80.00</u>      |
| 13. Entertainment, clubs, recreation, newspapers, magazines, and books  | 13. \$ <u>360.00</u>     |
| 14. Charitable contributions and religious donations  | 14. \$ <u>75.00</u>      |
| 15. Insurance.  | 15. \$ <u>0.00</u>       |
| Do not include insurance deducted from your pay or included in lines 4 or 20.   |                          |
| 15a. Life insurance   | 15a. \$ <u>0.00</u>      |
| 15b. Health insurance   | 15b. \$ <u>0.00</u>      |
| 15c. Vehicle insurance  | 15c. \$ <u>124.00</u>    |
| 15d. Other insurance. Specify: _____  | 15d. \$ <u>0.00</u>      |
| 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.<br>Specify: _____  | 16. \$ <u>0.00</u>       |
| 17. Installment or lease payments:  |                          |
| 17a. Car payments for Vehicle 1   | 17a. \$ <u>399.00</u>    |
| 17b. Car payments for Vehicle 2   | 17b. \$ <u>0.00</u>      |
| 17c. Other. Specify: _____  | 17c. \$ <u>0.00</u>      |
| 17d. Other. Specify: _____  | 17d. \$ <u>0.00</u>      |
| 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 6I).                                | 18. \$ <u>0.00</u>       |
| 19. Other payments you make to support others who do not live with you.<br>Specify: _____   | 19. \$ <u>0.00</u>       |
| 20. Other real property expenses not included in lines 4 or 5 of this form or on <i>Schedule I: Your Income</i> .   |                          |
| 20a. Mortgages on other property  | 20a. \$ <u>0.00</u>      |
| 20b. Real estate taxes  | 20b. \$ <u>0.00</u>      |
| 20c. Property, homeowner's, or renter's insurance   | 20c. \$ <u>0.00</u>      |
| 20d. Maintenance, repair, and upkeep expenses   | 20d. \$ <u>0.00</u>      |
| 20e. Homeowner's association or condominium dues  | 20e. \$ <u>0.00</u>      |
| 21. Other: Specify: <u>Vehicle Maintenance/Registration</u>   | 21. +\$ <u>45.00</u>     |
| <b>Personal Grooming</b>  |                          |
| 22. Your monthly expenses. Add lines 4 through 21.<br>The result is your monthly expenses.  | 22. \$ <u>60.00</u>      |
| 23. Calculate your monthly net income.  |                          |
| 23a. Copy line 12 ( <i>your combined monthly income</i> ) from Schedule I.  | 23a. \$ <u>2,905.00</u>  |
| 23b. Copy your monthly expenses from line 22 above.   | 23b. -\$ <u>2,898.00</u> |
| 23c. Subtract your monthly expenses from your monthly income.<br>The result is your <i>monthly net income</i> .   | 23c. \$ <u>7.00</u>      |
| 24. Do you expect an increase or decrease in your expenses within the year after you file this form?  |                          |
| For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? |                          |
| <input checked="" type="checkbox"/> No.   |                          |
| <input type="checkbox"/> Yes. Explain: _____  |                          |

**United States Bankruptcy Court**  
**Central District of California**In re Monica Nicole Olivas

Debtor(s)

Case No.  
Chapter2:14-bk-15837  
7**DECLARATION CONCERNING DEBTOR'S SCHEDULES****DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 21 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date April 10, 2014Signature /s/ Monica Nicole Olivas  
Monica Nicole Olivas  
Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court  
Central District of California

In re **Monica Nicole Olivas**

Debtor(s)

Case No.  
Chapter

**2:14-bk-15837**  
**7**

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

*DEFINITIONS*

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

---

**1. Income from employment or operation of business**

None  State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT             | SOURCE                                    |
|--------------------|---|
| <b>\$9,160.00</b>  | <b>2014 YTD: Debtor Employment Income</b> |
| <b>\$45,135.00</b> | <b>2013: Debtor Employment Income</b>     |
| <b>\$42,843.00</b> | <b>2012: Debtor Employment Income</b>     |

---

**2. Income other than from employment or operation of business**

None  State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT | SOURCE |
|--------|--------|
|--------|--------|

**3. Payments to creditors**

None

*Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS<br>OF CREDITOR | DATES OF<br>PAYMENTS | AMOUNT PAID | AMOUNT STILL<br>OWING |
|---------------------------------|----------------------|-------------|-----------------------|
|---------------------------------|----------------------|-------------|-----------------------|

None

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATES OF<br>PAYMENTS/<br>TRANSFERS | AMOUNT<br>PAID OR<br>VALUE OF<br>TRANSFERS | AMOUNT STILL<br>OWING |
|------------------------------|------------------------------------|--|-----------------------|
|------------------------------|------------------------------------|--|-----------------------|

NAME AND ADDRESS OF CREDITOR

None

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR AND<br>RELATIONSHIP TO DEBTOR | DATE OF PAYMENT | AMOUNT PAID | AMOUNT STILL<br>OWING |
|--|-----------------|-------------|-----------------------|
|--|-----------------|-------------|-----------------------|

**4. Suits and administrative proceedings, executions, garnishments and attachments**

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| CAPTION OF SUIT<br>AND CASE NUMBER   | NATURE OF<br>PROCEEDING | COURT OR AGENCY<br>AND LOCATION  | STATUS OR<br>DISPOSITION    |
|--|-------------------------|--|-----------------------------|
| <b>Gabriel Barroso and Margarita Barroso v.<br/>Monica Olivas, et. al.<br/>Court Case No. BC473634</b> | Civil                   | <b>Superior Court of California, County of<br/>Los Angeles, 111 N. Hills Street, Los<br/>Angeles, CA 90012</b> | <b>Judgment<br/>Entered</b> |

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF PERSON FOR WHOSE<br>BENEFIT PROPERTY WAS SEIZED | DATE OF SEIZURE | DESCRIPTION AND VALUE OF<br>PROPERTY |
|---|-----------------|--------------------------------------|
|---|-----------------|--------------------------------------|

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

**5. Repossessions, foreclosures and returns**

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR OR SELLER | DATE OF REPOSSESSION,<br>FORECLOSURE SALE,<br>TRANSFER OR RETURN | DESCRIPTION AND VALUE OF PROPERTY |
|--|--|-----------------------------------|
|--|--|-----------------------------------|

**6. Assignments and receiverships**

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF ASSIGNEE | DATE OF ASSIGNMENT | TERMS OF ASSIGNMENT OR SETTLEMENT |
|------------------------------|--------------------|-----------------------------------|
|------------------------------|--------------------|-----------------------------------|

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CUSTODIAN | NAME AND LOCATION<br>OF COURT<br>CASE TITLE & NUMBER | DATE OF ORDER | DESCRIPTION AND VALUE OF PROPERTY |
|-------------------------------|--|---------------|-----------------------------------|
|-------------------------------|--|---------------|-----------------------------------|

**7. Gifts**

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF PERSON OR ORGANIZATION | RELATIONSHIP TO DEBTOR, IF ANY | DATE OF GIFT | DESCRIPTION AND VALUE OF GIFT |
|--|--------------------------------|--------------|-------------------------------|
|--|--------------------------------|--------------|-------------------------------|

**8. Losses**

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| DESCRIPTION AND VALUE OF PROPERTY | DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS | DATE OF LOSS |
|-----------------------------------|--|--------------|
|-----------------------------------|--|--------------|

**9. Payments related to debt counseling or bankruptcy**

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

| NAME AND ADDRESS OF PAYEE   | DATE OF PAYMENT,<br>NAME OF PAYER IF OTHER THAN DEBTOR | AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY |
|---|--|--|
| Law Offices of Luis G. Torres<br>1712 W. Beverly Blvd.<br>Suite 202<br>Montebello, CA 90640 | 03/12/14   | \$800.00 - Attorney Fees<br>\$306.00 - Filing Fee    |

**10. Other transfers**

None  a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF TRANSFeree,<br>RELATIONSHIP TO DEBTOR | DATE | DESCRIBE PROPERTY TRANSFERRED<br>AND VALUE RECEIVED |
|---|------|---|
|---|------|---|

None  b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

| NAME OF TRUST OR OTHER<br>DEVICE | DATE(S) OF<br>TRANSFER(S) | AMOUNT OF MONEY OR DESCRIPTION AND<br>VALUE OF PROPERTY OR DEBTOR'S INTEREST<br>IN PROPERTY |
|----------------------------------|---------------------------|---|
|----------------------------------|---------------------------|---|

**11. Closed financial accounts**

None  List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF INSTITUTION | TYPE OF ACCOUNT, LAST FOUR<br>DIGITS OF ACCOUNT NUMBER,<br>AND AMOUNT OF FINAL BALANCE | AMOUNT AND DATE OF SALE<br>OR CLOSING |
|---------------------------------|--|---------------------------------------|
|---------------------------------|--|---------------------------------------|

**12. Safe deposit boxes**

None  List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF BANK<br>OR OTHER DEPOSITORY | NAMES AND ADDRESSES<br>OF THOSE WITH ACCESS<br>TO BOX OR DEPOSITORY | DESCRIPTION<br>OF CONTENTS | DATE OF TRANSFER OR<br>SURRENDER, IF ANY |
|---|---|----------------------------|--|
|---|---|----------------------------|--|

**13. Setoffs**

None  List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATE OF SETOFF | AMOUNT OF SETOFF |
|------------------------------|----------------|------------------|
|------------------------------|----------------|------------------|

**14. Property held for another person**

None  List all property owned by another person that the debtor holds or controls.

| NAME AND ADDRESS OF OWNER | DESCRIPTION AND VALUE OF PROPERTY | LOCATION OF PROPERTY |
|---------------------------|-----------------------------------|----------------------|
|---------------------------|-----------------------------------|----------------------|

**15. Prior address of debtor**

None  If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

**16. Spouses and Former Spouses**

None  If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None  a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

| SITE NAME AND ADDRESS | NAME AND ADDRESS OF GOVERNMENTAL UNIT | DATE OF NOTICE | ENVIRONMENTAL LAW |
|-----------------------|---------------------------------------|----------------|-------------------|
|-----------------------|---------------------------------------|----------------|-------------------|

None  b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

| SITE NAME AND ADDRESS | NAME AND ADDRESS OF GOVERNMENTAL UNIT | DATE OF NOTICE | ENVIRONMENTAL LAW |
|-----------------------|---------------------------------------|----------------|-------------------|
|-----------------------|---------------------------------------|----------------|-------------------|

None  c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

| NAME AND ADDRESS OF GOVERNMENTAL UNIT | DOCKET NUMBER | STATUS OR DISPOSITION |
|---------------------------------------|---------------|-----------------------|
|---------------------------------------|---------------|-----------------------|

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**18 . Nature, location and name of business**

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

LAST FOUR DIGITS OF  
SOCIAL-SECURITY OR  
OTHER INDIVIDUAL  
TAXPAYER-I.D. NO.

| NAME | (ITIN)/ COMPLETE EIN | ADDRESS | NATURE OF BUSINESS | BEGINNING AND<br>ENDING DATES |
|------|----------------------|---------|--------------------|-------------------------------|
|------|----------------------|---------|--------------------|-------------------------------|

None  b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

| NAME | ADDRESS |
|------|---------|
|------|---------|

---

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

---

**19. Books, records and financial statements**

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

| NAME AND ADDRESS | DATES SERVICES RENDERED |
|------------------|-------------------------|
|------------------|-------------------------|

None

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

| NAME | ADDRESS | DATES SERVICES RENDERED |
|------|---------|-------------------------|
|------|---------|-------------------------|

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

| NAME | ADDRESS |
|------|---------|
|------|---------|

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

| NAME AND ADDRESS | DATE ISSUED |
|------------------|-------------|
|------------------|-------------|

---

**20. Inventories**

None  a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

| DATE OF INVENTORY | INVENTORY SUPERVISOR | DOLLAR AMOUNT OF INVENTORY<br>(Specify cost, market or other basis) |
|-------------------|----------------------|---|
|-------------------|----------------------|---|

None  b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

| DATE OF INVENTORY | NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS |
|-------------------|--|
|-------------------|--|

---

**21 . Current Partners, Officers, Directors and Shareholders**

None  a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

| NAME AND ADDRESS | NATURE OF INTEREST | PERCENTAGE OF INTEREST |
|------------------|--------------------|------------------------|
|------------------|--------------------|------------------------|

None  b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

| NAME AND ADDRESS | TITLE | NATURE AND PERCENTAGE<br>OF STOCK OWNERSHIP |
|------------------|-------|---|
|------------------|-------|---|

---

**22 . Former partners, officers, directors and shareholders**

None  a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

| NAME | ADDRESS | DATE OF WITHDRAWAL |
|------|---------|--------------------|
|------|---------|--------------------|

None  b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

| NAME AND ADDRESS | TITLE | DATE OF TERMINATION |
|------------------|-------|---------------------|
|------------------|-------|---------------------|

---

**23 . Withdrawals from a partnership or distributions by a corporation**

None  If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

| NAME & ADDRESS<br>OF RECIPIENT,<br>RELATIONSHIP TO DEBTOR | DATE AND PURPOSE<br>OF WITHDRAWAL | AMOUNT OF MONEY<br>OR DESCRIPTION AND<br>VALUE OF PROPERTY |
|---|-----------------------------------|--|
|---|-----------------------------------|--|

---

**24. Tax Consolidation Group.**

None  If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

| NAME OF PARENT CORPORATION | TAXPAYER IDENTIFICATION NUMBER (EIN) |
|----------------------------|--------------------------------------|
|----------------------------|--------------------------------------|

---

**25. Pension Funds.**

None  If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\* \* \* \* \*

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date April 10, 2014

Signature /s/ Monica Nicole Olivas  
**Monica Nicole Olivas**  
Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

**United States Bankruptcy Court**  
**Central District of California**

In re **Monica Nicole Olivas**

Debtor(s)

Case No.  
Chapter

**2:14-bk-15837**  
**7**

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

**PART A** - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

|   |  |
|---|--|
| Property No. 1  |  |
| <b>Creditor's Name:</b><br><b>Gabriel Barroso &amp; Margarita Barroso</b>   | <b>Describe Property Securing Debt:</b><br><b>7513, 7515 S. San Pedro, Los Angeles, CA 90033</b><br><b>To be Surrendered</b> |
| Property will be (check one):<br><input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained  |  |
| If retaining the property, I intend to (check at least one):<br><input type="checkbox"/> Redeem the property<br><input type="checkbox"/> Reaffirm the debt<br><input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). |  |
| Property is (check one):<br><input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt  |  |

|   |  |
|---|--|
| Property No. 2  |  |
| <b>Creditor's Name:</b><br><b>Rockland Trust</b>  | <b>Describe Property Securing Debt:</b><br><b>7513, 7515 S. San Pedro, Los Angeles, CA 90033</b><br><b>To be Surrendered</b> |
| Property will be (check one):<br><input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained  |  |
| If retaining the property, I intend to (check at least one):<br><input type="checkbox"/> Redeem the property<br><input type="checkbox"/> Reaffirm the debt<br><input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). |  |
| Property is (check one):<br><input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt  |  |

|  |   |
|--|---|
| Property No. 3   |   |
| <b>Creditor's Name:</b><br><b>Toyota Motor Credit Corp</b>   | <b>Describe Property Securing Debt:</b><br><b>2008 Jeep Wrangler</b><br><b>Location: 1828 Cliffhill Drive, Monterey Park CA 91754</b> |
| Property will be (check one):<br><input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained   |   |
| If retaining the property, I intend to (check at least one):<br><input type="checkbox"/> Redeem the property<br><input checked="" type="checkbox"/> Reaffirm the debt<br><input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). |   |
| Property is (check one):<br><input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt   |   |

**PART B** - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

|  |                                  |   |
|--|----------------------------------|---|
| Property No. 1                         |                                  |   |
| <b>Lessor's Name:</b><br><b>-NONE-</b> | <b>Describe Leased Property:</b> | Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):<br><input type="checkbox"/> YES <input checked="" type="checkbox"/> NO |

**I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.**

Date April 10, 2014

Signature /s/ Monica Nicole Olivas  
**Monica Nicole Olivas**  
Debtor

Form B203 - Disclosure of Compensation of Attorney for Debtor - (1/88)

1998 USBC, Central District of California

| UNITED STATES BANKRUPTCY COURT<br>CENTRAL DISTRICT OF CALIFORNIA |  |
|--|--|
| In re<br><b>Monica Nicole Olivas</b>                             | Case No.: <b>2:14-bk-15837</b>                               |
| Debtor.  | <b>DISCLOSURE OF COMPENSATION<br/>OF ATTORNEY FOR DEBTOR</b> |

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

|   |                  |
|---|------------------|
| For legal services, I have agreed to accept .....           | \$ <b>800.00</b> |
| Prior to the filing of this statement I have received ..... | \$ <b>800.00</b> |
| Balance Due .....   | \$ <b>0.00</b>   |

2. The source of the compensation paid to me was:

Debtor       Other (specify):

3. The source of compensation to be paid to me is:

Debtor       Other (specify):

4.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.  
 I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  
a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;  
b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;  
c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;  
d. [Other provisions as needed]

**Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.**

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services

**Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

April 10, 2014

*Date*

/s/ Luis G. Torres

Luis G. Torres 236915

*Signature of Attorney*

Law Offices of Luis G. Torres

*Name of Law Firm*

1712 W. Beverly Blvd.

Suite 202

Montebello, CA 90640

(323)887-1150 Fax: (323)887-1149

|  |   |
|--|---|
| Attorney or Party Name, Address, Telephone & FAX Nos., State Bar No. & Email Address<br><br><b>Luis G. Torres</b><br>1712 W. Beverly Blvd.<br>Suite 202<br>Montebello, CA 90640<br>(323)887-1150 Fax: (323)887-1149<br>236915<br>luis.torresbk@gmail.com | FOR COURT USE ONLY  |
| Attorney for:  |   |
| <b>UNITED STATES BANKRUPTCY COURT<br/>CENTRAL DISTRICT OF CALIFORNIA</b>   |   |
| In re:<br><br><b>Monica Nicole Olivas</b>  | CASE NO: <b>2:14-bk-15837</b><br><br>CHAPTER: <b>7</b>                        |
|  | <b>DECLARATION RE: LIMITED SCOPE OF<br/>APPEARANCE PURSUANT TO LBR 2090-1</b> |
| Debtor(s).   | [No Hearing Required]   |

TO THE COURT, THE DEBTOR, THE TRUSTEE (if any), AND THE UNITED STATES TRUSTEE:

1. I am the attorney for the Debtor in the above-captioned bankruptcy case.
2. On (specify date) 03/12/14, I agreed with the Debtor that for a fee of \$ 800.00, I would provide the following services only:
  - a.  Prepare and file the Petition and Schedules
  - b.  Represent the Debtor at the 341(a) Meeting
  - c.  Represent the Debtor in any relief from stay motions
  - d.  Represent the Debtor in any proceeding involving an objection to Debtor's discharge pursuant to 11 U.S.C. § 727
  - e.  Represent the Debtor in any proceeding to determine whether a specific debt is nondischargeable under 11 U.S.C. § 523
  - f.  Other (specify):

3. I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct and that this declaration was executed on the following date at the city set forth in the upper left-hand corner of the prior page.

Date: April 10, 2014

Law Offices of Luis G. Torres

Printed name of law firm

I HEREBY APPROVE THE ABOVE:

/s/ Monica Nicole Olivas

Signature of Debtor

/s/ Luis G. Torres

Signature of attorney

Luis G. Torres 236915

Printed name of attorney

## PROOF OF SERVICE OF DOCUMENT

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is:  
**1712 W. Beverly Blvd.  
Suite 202  
Montebello, CA 90640**

A true and correct copy of the foregoing document entitled (specify): **DECLARATION RE: LIMITED SCOPE OF  
APPEARANCE PURSUANT TO LBR 2090-1** will be served or was served (a) on the judge in chambers in the form and manner required by LBR 5005-2(d); and (b) in the manner stated below:

**1. TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (NEF):** Pursuant to controlling General Orders and LBR, the foregoing document will be served by the court via NEF and hyperlink to the document. On \_\_\_\_, I checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that the following persons are on the Electronic Mail Notice List to receive NEF transmission at the email addresses stated below:

Service information continued on attached page

**2. SERVED BY UNITED STATES MAIL:**

On \_\_\_\_, I served the following persons and/or entities at the last known addresses in this bankruptcy case or adversary proceeding by placing a true and correct copy thereof in a sealed envelope in the United States mail, first class, postage prepaid, and addressed as follows. Listing the judge here constitutes a declaration that mailing to the judge will be completed no later than 24 hours after the document is filed.

Service information continued on attached page

**3. SERVED BY PERSONAL DELIVERY, OVERNIGHT MAIL, FACSIMILE TRANSMISSION OR EMAIL** (state method for each person or entity served): Pursuant to F.R.Civ.P. 5 and/or controlling LBR, on \_\_\_\_, I served the following persons and/or entities by personal delivery, overnight mail service, or (for those who consented in writing to such service method), by facsimile transmission and/or email as follows. Listing the judge here constitutes a declaration that personal delivery on, or overnight mail to, the judge will be completed no later than 24 hours after the document is filed.

Service information continued on attached page

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

April 10, 2014  
Date

Luis G. Torres 236915  
Printed Name

/s/ Luis G. Torres  
Signature

**United States Bankruptcy Court**  
**Central District of California**

In re Monica Nicole Olivas

Debtor(s)

Case No.  
Chapter2:14-bk-15837  
7

**DEBTOR'S CERTIFICATION OF EMPLOYMENT INCOME**  
**PURSUANT TO 11 U.S.C. § 521 (a)(1)(B)(iv)**

Please fill out the following blank(s) and check the box next to one of the following statements:

I, Monica Nicole Olivas, the debtor in this case, declare under penalty of perjury under the laws of the United States of America that:

I have attached to this certificate copies of my pay stubs, pay advices and/or other proof of employment income for the 60-day period prior to the date of the filing of my bankruptcy petition.  
(*NOTE: the filer is responsible for blacking out the Social Security number on pay stubs prior to filing them.*)

I was self-employed for the entire 60-day period prior to the date of the filing of my bankruptcy petition, and received no payment from any other employer.

I was unemployed for the entire 60-day period prior to the date of the filing of my bankruptcy petition.

I, \_\_\_\_\_, the debtor in this case, declare under penalty of perjury under the laws of the United States of America that:

I have attached to this certificate copies of my pay stubs, pay advices and/or other proof of employment income for the 60-day period prior to the date of the filing of my bankruptcy petition.  
(*NOTE: the filer is responsible for blacking out the Social Security number on pay stubs prior to filing them.*)

I was self-employed for the entire 60-day period prior to the date of the filing of my bankruptcy petition, and received no payment from any other employer.

I was unemployed for the entire 60-day period prior to the date of the filing of my bankruptcy petition.

Date April 10, 2014Signature /s/ Monica Nicole OlivasMonica Nicole Olivas

Debtor

In re **Monica Nicole Olivas**

Debtor(s)

Case Number: **2:14-bk-15837**

(If known)

According to the information required to be entered on this statement  
(check one box as directed in Part I, III, or VI of this statement):

**The presumption arises.**

**The presumption does not arise.**

**The presumption is temporarily inapplicable.**

## CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by § 707(b)(2)(C).

### Part I. MILITARY AND NON-CONSUMER DEBTORS

|    |   |
|----|---|
| 1A | <p><b>Disabled Veterans.</b> If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> <b>Declaration of Disabled Veteran.</b> By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).</p>  |
| 1B | <p><b>Non-consumer Debtors.</b> If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> <b>Declaration of non-consumer debts.</b> By checking this box, I declare that my debts are not primarily consumer debts.</p>   |
| 1C | <p><b>Reservists and National Guard Members; active duty or homeland defense activity.</b> Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. <b>During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.</b></p> <p><input type="checkbox"/> <b>Declaration of Reservists and National Guard Members.</b> By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard</p> <p>a. <input type="checkbox"/> I was called to active duty after September 11, 2001, for a period of at least 90 days and<br/> <input type="checkbox"/> I remain on active duty /or/<br/> <input type="checkbox"/> I was released from active duty on _____, which is less than 540 days before this bankruptcy case was filed;</p> <p style="text-align: center;">OR</p> <p>b. <input type="checkbox"/> I am performing homeland defense activity for a period of at least 90 days /or/<br/> <input type="checkbox"/> I performed homeland defense activity for a period of at least 90 days, terminating on _____, which is less than 540 days before this bankruptcy case was filed.</p> |

## Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION

|   |  |  |   |
|---|--|--|---|
| <b>Marital/filing status.</b> Check the box that applies and complete the balance of this part of this statement as directed. |  |  |   |
| 2   | <p>a. <input checked="" type="checkbox"/> Unmarried. <b>Complete only Column A ("Debtor's Income") for Lines 3-11.</b></p> <p>b. <input type="checkbox"/> Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." <b>Complete only column A ("Debtor's Income") for Lines 3-11.</b></p> <p>c. <input type="checkbox"/> Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. <b>Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</b></p> <p>d. <input type="checkbox"/> Married, filing jointly. <b>Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</b></p> |  |   |
|   | All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.  |  | <b>Column A</b><br><b>Debtor's Income</b> |
| 3   | <b>Gross wages, salary, tips, bonuses, overtime, commissions.</b>  |  | \$ <b>3,861.00</b>                        |
| 4   | <b>Income from the operation of a business, profession or farm.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. <b>Do not include any part of the business expenses entered on Line b as a deduction in Part V.</b>  |  | \$ <b>0.00</b>                            |
| 5   | <b>Rent and other real property income.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. <b>Do not include any part of the operating expenses entered on Line b as a deduction in Part V.</b>  |  | \$ <b>0.00</b>                            |
| 6   | <b>Interest, dividends, and royalties.</b>   |  | \$ <b>0.00</b>                            |
| 7   | <b>Pension and retirement income.</b>  |  | \$ <b>0.00</b>                            |
| 8   | <b>Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose.</b> Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.  |  | \$ <b>0.00</b>                            |
| 9   | <b>Unemployment compensation.</b> Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:   |  | \$ <b>0.00</b>                            |
| 10  | <b>Income from all other sources.</b> Specify source and amount. If necessary, list additional sources on a separate page. <b>Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance.</b> Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.  |  | \$ <b>0.00</b>                            |
|   | Total and enter on Line 10   |  | \$ <b>0.00</b>                            |
| 11  | <b>Subtotal of Current Monthly Income for § 707(b)(7).</b> Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).   |  | \$ <b>3,861.00</b>                        |

|    |   |             |
|----|---|-------------|
| 12 | Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A. | \$ 3,861.00 |
|----|---|-------------|

### Part III. APPLICATION OF § 707(b)(7) EXCLUSION

|    |  |              |
|----|--|--------------|
| 13 | Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.   | \$ 46,332.00 |
| 14 | <b>Applicable median family income.</b> Enter the median family income for the applicable state and household size. (This information is available by family size at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)<br>a. Enter debtor's state of residence: <b>CA</b> b. Enter debtor's household size: <b>1</b>  | \$ 47,798.00 |
| 15 | <b>Application of Section 707(b)(7).</b> Check the applicable box and proceed as directed.<br><input checked="" type="checkbox"/> <b>The amount on Line 13 is less than or equal to the amount on Line 14.</b> Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII.<br><input type="checkbox"/> <b>The amount on Line 13 is more than the amount on Line 14.</b> Complete the remaining parts of this statement. |              |

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

### Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)

|    |  |    |
|----|--|----|
| 16 | Enter the amount from Line 12.   | \$ |
| 17 | <b>Marital adjustment.</b> If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.<br>a. _____ \$ _____<br>b. _____ \$ _____<br>c. _____ \$ _____<br>d. _____ \$ _____ | \$ |
|    | Total and enter on Line 17   | \$ |
| 18 | Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.  | \$ |

### Part V. CALCULATION OF DEDUCTIONS FROM INCOME

#### Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)

| 19A                           | <b>National Standards: food, clothing and other items.</b> Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable number of persons. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.   | \$                               |                      |                                  |  |     |                      |     |                      |     |                   |     |                   |     |          |     |          |    |
|-------------------------------|--|----------------------------------|----------------------|----------------------------------|--|-----|----------------------|-----|----------------------|-----|-------------------|-----|-------------------|-----|----------|-----|----------|----|
| 19B                           | <b>National Standards: health care.</b> Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.<br><table border="1" data-bbox="204 1657 1281 1774"> <tr> <th colspan="2">Persons under 65 years of age</th> <th colspan="2">Persons 65 years of age or older</th> </tr> <tr> <td>a1.</td> <td>Allowance per person</td> <td>a2.</td> <td>Allowance per person</td> </tr> <tr> <td>b1.</td> <td>Number of persons</td> <td>b2.</td> <td>Number of persons</td> </tr> <tr> <td>c1.</td> <td>Subtotal</td> <td>c2.</td> <td>Subtotal</td> </tr> </table> | Persons under 65 years of age    |                      | Persons 65 years of age or older |  | a1. | Allowance per person | a2. | Allowance per person | b1. | Number of persons | b2. | Number of persons | c1. | Subtotal | c2. | Subtotal | \$ |
| Persons under 65 years of age |  | Persons 65 years of age or older |                      |                                  |  |     |                      |     |                      |     |                   |     |                   |     |          |     |          |    |
| a1.                           | Allowance per person   | a2.                              | Allowance per person |                                  |  |     |                      |     |                      |     |                   |     |                   |     |          |     |          |    |
| b1.                           | Number of persons  | b2.                              | Number of persons    |                                  |  |     |                      |     |                      |     |                   |     |                   |     |          |     |          |    |
| c1.                           | Subtotal   | c2.                              | Subtotal             |                                  |  |     |                      |     |                      |     |                   |     |                   |     |          |     |          |    |
| 20A                           | <b>Local Standards: housing and utilities; non-mortgage expenses.</b> Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.   | \$                               |                      |                                  |  |     |                      |     |                      |     |                   |     |                   |     |          |     |          |    |

|     |  |                              |  |    |    |  |    |    |   |                              |    |
|-----|--|------------------------------|--|----|----|--|----|----|---|------------------------------|----|
| 20B | <p><b>Local Standards: housing and utilities; mortgage/rent expense.</b> Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. <b>Do not enter an amount less than zero.</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">a.</td> <td style="width: 80%;">IRS Housing and Utilities Standards; mortgage/rental expense</td> <td style="width: 10%; text-align: right;">\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>c.</td> <td>Net mortgage/rental expense</td> <td style="text-align: right;">Subtract Line b from Line a.</td> </tr> </table> | a.                           | IRS Housing and Utilities Standards; mortgage/rental expense | \$ | b. | Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42 | \$ | c. | Net mortgage/rental expense               | Subtract Line b from Line a. | \$ |
| a.  | IRS Housing and Utilities Standards; mortgage/rental expense   | \$                           |  |    |    |  |    |    |   |                              |    |
| b.  | Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42   | \$                           |  |    |    |  |    |    |   |                              |    |
| c.  | Net mortgage/rental expense  | Subtract Line b from Line a. |  |    |    |  |    |    |   |                              |    |
| 21  | <p><b>Local Standards: housing and utilities; adjustment.</b> If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:</p> <hr/>   | \$                           |  |    |    |  |    |    |   |                              |    |
| 22A | <p><b>Local Standards: transportation; vehicle operation/public transportation expense.</b> You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.</p> <p>Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8.</p> <p><input type="checkbox"/> 0   <input type="checkbox"/> 1   <input type="checkbox"/> 2 or more.</p> <p>If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</p>  | \$                           |  |    |    |  |    |    |   |                              |    |
| 22B | <p><b>Local Standards: transportation; additional public transportation expense.</b> If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</p>  | \$                           |  |    |    |  |    |    |   |                              |    |
| 23  | <p><b>Local Standards: transportation ownership/lease expense; Vehicle 1.</b> Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)</p> <p><input type="checkbox"/> 1   <input type="checkbox"/> 2 or more.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. <b>Do not enter an amount less than zero.</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">a.</td> <td style="width: 80%;">IRS Transportation Standards, Ownership Costs</td> <td style="width: 10%; text-align: right;">\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 1</td> <td style="text-align: right;">Subtract Line b from Line a.</td> </tr> </table>                  | a.                           | IRS Transportation Standards, Ownership Costs                | \$ | b. | Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42         | \$ | c. | Net ownership/lease expense for Vehicle 1 | Subtract Line b from Line a. | \$ |
| a.  | IRS Transportation Standards, Ownership Costs  | \$                           |  |    |    |  |    |    |   |                              |    |
| b.  | Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42   | \$                           |  |    |    |  |    |    |   |                              |    |
| c.  | Net ownership/lease expense for Vehicle 1  | Subtract Line b from Line a. |  |    |    |  |    |    |   |                              |    |
| 24  | <p><b>Local Standards: transportation ownership/lease expense; Vehicle 2.</b> Complete this Line only if you checked the "2 or more" Box in Line 23.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. <b>Do not enter an amount less than zero.</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">a.</td> <td style="width: 80%;">IRS Transportation Standards, Ownership Costs</td> <td style="width: 10%; text-align: right;">\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 2</td> <td style="text-align: right;">Subtract Line b from Line a.</td> </tr> </table>   | a.                           | IRS Transportation Standards, Ownership Costs                | \$ | b. | Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42         | \$ | c. | Net ownership/lease expense for Vehicle 2 | Subtract Line b from Line a. | \$ |
| a.  | IRS Transportation Standards, Ownership Costs  | \$                           |  |    |    |  |    |    |   |                              |    |
| b.  | Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42   | \$                           |  |    |    |  |    |    |   |                              |    |
| c.  | Net ownership/lease expense for Vehicle 2  | Subtract Line b from Line a. |  |    |    |  |    |    |   |                              |    |
| 25  | <p><b>Other Necessary Expenses: taxes.</b> Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. <b>Do not include real estate or sales taxes.</b></p>   | \$                           |  |    |    |  |    |    |   |                              |    |

|    |  |    |
|----|--|----|
| 26 | <b>Other Necessary Expenses: involuntary deductions for employment.</b> Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. <b>Do not include discretionary amounts, such as voluntary 401(k) contributions.</b>  | \$ |
| 27 | <b>Other Necessary Expenses: life insurance.</b> Enter total average monthly premiums that you actually pay for term life insurance for yourself. <b>Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.</b>  | \$ |
| 28 | <b>Other Necessary Expenses: court-ordered payments.</b> Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. <b>Do not include payments on past due obligations included in Line 44.</b>   | \$ |
| 29 | <b>Other Necessary Expenses: education for employment or for a physically or mentally challenged child.</b> Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.   | \$ |
| 30 | <b>Other Necessary Expenses: childcare.</b> Enter the total average monthly amount that you actually expend on childcare - such as baby-sitting, day care, nursery and preschool. <b>Do not include other educational payments.</b>  | \$ |
| 31 | <b>Other Necessary Expenses: health care.</b> Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. <b>Do not include payments for health insurance or health savings accounts listed in Line 34.</b>       | \$ |
| 32 | <b>Other Necessary Expenses: telecommunication services.</b> Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service - to the extent necessary for your health and welfare or that of your dependents. <b>Do not include any amount previously deducted.</b> | \$ |
| 33 | <b>Total Expenses Allowed under IRS Standards.</b> Enter the total of Lines 19 through 32.   | \$ |

### Subpart B: Additional Living Expense Deductions

**Note: Do not include any expenses that you have listed in Lines 19-32**

|  |  |                        |          |
|--|--|------------------------|----------|
| 34   | <b>Health Insurance, Disability Insurance, and Health Savings Account Expenses.</b> List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.  |                        |          |
|  | a.   | Health Insurance       | \$       |
|  | b.   | Disability Insurance   | \$       |
|  | c.   | Health Savings Account | \$       |
| Total and enter on Line 34.  |  |                        |          |
| <b>If you do not actually expend this total amount,</b> state your actual total average monthly expenditures in the space below: |  |                        | \$ _____ |
| 35   | <b>Continued contributions to the care of household or family members.</b> Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.   |                        |          |
| 36   | <b>Protection against family violence.</b> Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.  |                        |          |
| 37   | <b>Home energy costs.</b> Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. <b>You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.</b>  |                        |          |
| 38   | <b>Education expenses for dependent children less than 18.</b> Enter the total average monthly expenses that you actually incur, not to exceed \$156.25* per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. <b>You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.</b> |                        |          |

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

|    |   |    |
|----|---|----|
| 39 | <b>Additional food and clothing expense.</b> Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) <b>You must demonstrate that the additional amount claimed is reasonable and necessary.</b> | \$ |
| 40 | <b>Continued charitable contributions.</b> Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).   | \$ |
| 41 | <b>Total Additional Expense Deductions under § 707(b).</b> Enter the total of Lines 34 through 40   | \$ |

### Subpart C: Deductions for Debt Payment

|    |   |                               |  |  |                           |  |    |    |   |                               |  |  |                  |    |                  |    |    |
|----|---|-------------------------------|--|--|---------------------------|--|----|----|---|-------------------------------|--|--|------------------|----|------------------|----|----|
| 42 | <b>Future payments on secured claims.</b> For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.  | \$                            |  |  |                           |  |    |    |   |                               |  |  |                  |    |                  |    |    |
|    | <table border="1" style="width: 100%;"> <tr> <td></td><td>Name of Creditor</td><td>Property Securing the Debt</td><td>Average Monthly Payment</td><td>Does payment include taxes or insurance?</td></tr> <tr> <td>a.</td><td></td><td></td><td>\$</td><td><input type="checkbox"/> yes <input type="checkbox"/> no</td></tr> <tr> <td></td><td></td><td></td><td>Total: Add Lines</td><td>\$</td></tr> </table>   |                               | Name of Creditor                                   | Property Securing the Debt                               | Average Monthly Payment   | Does payment include taxes or insurance?   | a. |    |   | \$                            | <input type="checkbox"/> yes <input type="checkbox"/> no |  |                  |    | Total: Add Lines | \$ | \$ |
|    | Name of Creditor  | Property Securing the Debt    | Average Monthly Payment                            | Does payment include taxes or insurance?                 |                           |  |    |    |   |                               |  |  |                  |    |                  |    |    |
| a. |   |                               | \$   | <input type="checkbox"/> yes <input type="checkbox"/> no |                           |  |    |    |   |                               |  |  |                  |    |                  |    |    |
|    |   |                               | Total: Add Lines                                   | \$   |                           |  |    |    |   |                               |  |  |                  |    |                  |    |    |
| 43 | <b>Other payments on secured claims.</b> If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page. | \$                            |  |  |                           |  |    |    |   |                               |  |  |                  |    |                  |    |    |
|    | <table border="1" style="width: 100%;"> <tr> <td></td><td>Name of Creditor</td><td>Property Securing the Debt</td><td>1/60th of the Cure Amount</td></tr> <tr> <td>a.</td><td></td><td></td><td>\$</td></tr> <tr> <td></td><td></td><td></td><td>Total: Add Lines</td></tr> </table>  |                               | Name of Creditor                                   | Property Securing the Debt                               | 1/60th of the Cure Amount | a.   |    |    | \$  |                               |  |  | Total: Add Lines | \$ |                  |    |    |
|    | Name of Creditor  | Property Securing the Debt    | 1/60th of the Cure Amount                          |  |                           |  |    |    |   |                               |  |  |                  |    |                  |    |    |
| a. |   |                               | \$   |  |                           |  |    |    |   |                               |  |  |                  |    |                  |    |    |
|    |   |                               | Total: Add Lines                                   |  |                           |  |    |    |   |                               |  |  |                  |    |                  |    |    |
| 44 | <b>Payments on prepetition priority claims.</b> Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. <b>Do not include current obligations, such as those set out in Line 28.</b>  | \$                            |  |  |                           |  |    |    |   |                               |  |  |                  |    |                  |    |    |
| 45 | <b>Chapter 13 administrative expenses.</b> If you are eligible to file a case under chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.  | \$                            |  |  |                           |  |    |    |   |                               |  |  |                  |    |                  |    |    |
|    | <table border="1" style="width: 100%;"> <tr> <td>a.</td><td>Projected average monthly chapter 13 plan payment.</td><td>\$</td></tr> <tr> <td>b.</td><td>Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</td><td>x</td></tr> <tr> <td>c.</td><td>Average monthly administrative expense of chapter 13 case</td><td>Total: Multiply Lines a and b</td></tr> </table>   | a.                            | Projected average monthly chapter 13 plan payment. | \$   | b.                        | Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) | x  | c. | Average monthly administrative expense of chapter 13 case | Total: Multiply Lines a and b | \$   |  |                  |    |                  |    |    |
| a. | Projected average monthly chapter 13 plan payment.  | \$                            |  |  |                           |  |    |    |   |                               |  |  |                  |    |                  |    |    |
| b. | Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)  | x                             |  |  |                           |  |    |    |   |                               |  |  |                  |    |                  |    |    |
| c. | Average monthly administrative expense of chapter 13 case   | Total: Multiply Lines a and b |  |  |                           |  |    |    |   |                               |  |  |                  |    |                  |    |    |
| 46 | <b>Total Deductions for Debt Payment.</b> Enter the total of Lines 42 through 45.   | \$                            |  |  |                           |  |    |    |   |                               |  |  |                  |    |                  |    |    |

### Subpart D: Total Deductions from Income

|    |  |    |
|----|--|----|
| 47 | <b>Total of all deductions allowed under § 707(b)(2).</b> Enter the total of Lines 33, 41, and 46. | \$ |
|----|--|----|

### Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION

|    |  |    |
|----|--|----|
| 48 | <b>Enter the amount from Line 18 (Current monthly income for § 707(b)(2))</b>  | \$ |
| 49 | <b>Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))</b>                                   | \$ |
| 50 | <b>Monthly disposable income under § 707(b)(2).</b> Subtract Line 49 from Line 48 and enter the result.                    | \$ |
| 51 | <b>60-month disposable income under § 707(b)(2).</b> Multiply the amount in Line 50 by the number 60 and enter the result. | \$ |

|    |  |    |
|----|--|----|
| 52 | <b>Initial presumption determination.</b> Check the applicable box and proceed as directed. <p><input type="checkbox"/> <b>The amount on Line 51 is less than \$7,475*</b>. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.</p> <p><input type="checkbox"/> <b>The amount set forth on Line 51 is more than \$12,475*</b> Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.</p> <p><input type="checkbox"/> <b>The amount on Line 51 is at least \$7,475*, but not more than \$12,475*</b>. Complete the remainder of Part VI (Lines 53 through 55).</p> |    |
| 53 | Enter the amount of your total non-priority unsecured debt   | \$ |
| 54 | Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.   | \$ |
| 55 | <b>Secondary presumption determination.</b> Check the applicable box and proceed as directed. <p><input type="checkbox"/> <b>The amount on Line 51 is less than the amount on Line 54.</b> Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.</p> <p><input type="checkbox"/> <b>The amount on Line 51 is equal to or greater than the amount on Line 54.</b> Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.</p>   |    |

### Part VII. ADDITIONAL EXPENSE CLAIMS

| 56                              | <b>Other Expenses.</b> List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses. <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;">Expense Description</th> <th style="width: 90%;">Monthly Amount</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>\$</td> </tr> <tr> <td>d.</td> <td>\$</td> </tr> <tr> <td style="text-align: right;">Total: Add Lines a, b, c, and d</td> <td style="text-align: right;">\$</td> </tr> </tbody> </table> |  | Expense Description | Monthly Amount | a. | \$ | b. | \$ | c. | \$ | d. | \$ | Total: Add Lines a, b, c, and d | \$ |
|---------------------------------|---|--|---------------------|----------------|----|----|----|----|----|----|----|----|---------------------------------|----|
| Expense Description             | Monthly Amount  |  |                     |                |    |    |    |    |    |    |    |    |                                 |    |
| a.                              | \$  |  |                     |                |    |    |    |    |    |    |    |    |                                 |    |
| b.                              | \$  |  |                     |                |    |    |    |    |    |    |    |    |                                 |    |
| c.                              | \$  |  |                     |                |    |    |    |    |    |    |    |    |                                 |    |
| d.                              | \$  |  |                     |                |    |    |    |    |    |    |    |    |                                 |    |
| Total: Add Lines a, b, c, and d | \$  |  |                     |                |    |    |    |    |    |    |    |    |                                 |    |

### Part VIII. VERIFICATION

|    |  |  |
|----|--|--|
| 57 | I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is a joint case, both debtors must sign.) <p style="text-align: center;">Date: <u>April 10, 2014</u></p> <p style="text-align: center;">Signature: <u>/s/ Monica Nicole Olivas</u><br/> <b>Monica Nicole Olivas</b><br/>           (Debtor)</p> |  |
|----|--|--|

\* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

**MASTER MAILING LIST**  
**Verification Pursuant to Local Bankruptcy Rule 1007-2(d)**

Name Luis G. Torres 236915

Address 1712 W. Beverly Blvd. Suite 202 Montebello, CA 90640

Telephone (323)887-1150 Fax: (323)887-1149

Attorney for Debtor(s)  
 Debtor in Pro Per

**UNITED STATES BANKRUPTCY COURT**  
**CENTRAL DISTRICT OF CALIFORNIA**

List all names including trade names used by Debtor(s)  
within last 8 years:

**Monica Nicole Olivas**

Case No.: 2:14-bk-15837

Chapter: 7

**VERIFICATION OF CREDITOR MAILING LIST**

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of 2 sheet(s) is complete, correct, and consistent with the debtor's schedules pursuant to Local Rule 1007-2(d) and I/we assume all responsibility for errors and omissions.

Date: April 10, 2014

/s/ Monica Nicole Olivas  
**Monica Nicole Olivas**  
Signature of Debtor

Date: April 10, 2014

/s/ Luis G. Torres  
Signature of Attorney  
**Luis G. Torres 236915**  
**Law Offices of Luis G. Torres**  
**1712 W. Beverly Blvd.**  
**Suite 202**  
**Montebello, CA 90640**  
**(323)887-1150 Fax: (323)887-1149**